

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL R RUETHER
KERRI A RUETHER
Debtor(s)

Case No. 09-36028

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/29/2009.
- 2) The plan was confirmed on 12/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/06/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$17,292.00.
- 10) Amount of unsecured claims discharged without payment: \$66,459.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,060.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$25,060.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,205.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,053.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,258.05

Attorney fees paid and disclosed by debtor: \$295.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK ONE/JPM CHASE	Unsecured	4,905.00	5,020.07	5,020.07	1,221.81	0.00
BANK ONE/JPM CHASE	Unsecured	502.00	547.59	547.59	133.27	0.00
BECKET & LEE LLP	Unsecured	6,212.00	6,641.78	6,641.78	1,616.51	0.00
CAPITAL ONE BANK	Unsecured	805.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,227.00	1,278.55	1,278.55	311.18	0.00
CHASE HOME FINANCE	Secured	100.00	100.00	100.00	100.00	0.00
CHASE HOME FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CITIZENS AUTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	1,893.00	1,912.71	1,912.71	465.52	0.00
DEPARTMENT STORES NATIONAL B.	Unsecured	692.00	692.43	692.43	168.53	0.00
DIRECT MERCHANTS BANK	Unsecured	99.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,169.00	9,684.45	9,684.45	2,357.05	0.00
DISCOVER BANK	Unsecured	5,012.00	4,991.36	4,991.36	1,214.82	0.00
EAST BAY FUNDING	Unsecured	674.00	725.58	725.58	176.59	0.00
EAST BAY FUNDING	Unsecured	18,442.00	18,693.36	18,693.36	4,549.67	0.00
ECAST SETTLEMENT CORP	Unsecured	516.00	555.64	555.64	135.23	0.00
ECAST SETTLEMENT CORP	Unsecured	1,707.00	1,778.05	1,778.05	432.75	0.00
ECAST SETTLEMENT CORP	Unsecured	1,051.00	1,409.31	1,409.31	343.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,549.00	1,628.25	1,628.25	396.29	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,639.00	4,639.85	4,639.85	1,129.27	0.00
FORD MOTOR CREDIT CO	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	11,275.00	11,275.35	11,275.35	2,744.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,627.00	2,600.56	2,600.56	632.94	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,019.00	1,019.40	1,019.40	248.11	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	645.00	696.79	696.79	169.59	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,570.00	4,570.91	4,570.91	1,112.49	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	658.00	658.65	658.65	160.31	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,027.00	1,027.48	1,027.48	250.07	0.00
PREMIER BANKCARD/CHARTER	Unsecured	218.00	218.84	218.84	53.26	0.00
VANDA LLC	Unsecured	1,354.00	1,393.91	1,393.91	339.26	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	0.00	1,397.69	1,397.69	340.18	0.00
WORLD FINANCIAL NETWORK	Unsecured	1,199.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$100.00	\$100.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$100.00	\$100.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$85,058.56	\$20,701.95	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,258.05</u>	
Disbursements to Creditors	<u>\$20,801.95</u>	
TOTAL DISBURSEMENTS :		<u>\$25,060.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/16/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.